

**Caption in Compliance with D.N.J. LBR 9004-2(c)**  
WILLIAM H. OLIVER, JR.  
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Neptune, New Jersey 07753  
732-988-1500  
Attorney for Debtor(s)  
WO-7129

In Re:

Danilo and Aurea DeGuzman

Debtors

Case No.: 16-28722

Adv. No:

Hearing Date:

Chapter: 13

Judge: Christine M. Gravelle

**CERTIFICATION IN OPPOSITION TO APPLICATION FOR EARLY TERMINATION OF LOSS  
MITIGATION PERIOD**

We, Danilo and Aurea DeGuzman, the Debtors in the above-captioned matter, by way of Certification in Opposition to the Application for early termination of loss mitigation period, do hereby certify and say:

1. We have executed and filed a motion to approve a final loan modification that we received. The final modification was approved by an Order entered on April 10, 2018.
2. It is hereby requested that this Application be withdrawn due to the final modification being received and approved.

We certify that the foregoing statements made by us are true. We are aware that if any of the foregoing statements made by us are willfully false, we are subject to punishment.

Dated: January 21, 2019

/s/ Danilo DeGuzman  
DANILO DeGUZMAN

Dated: January 21, 2019

/s/ Aurea DeGuzman  
DANILO DeGUZMAN